

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**HAZEL LOUISE CONYERS**

S.S. No.: xxx-xx-1001

Mailing Address: 211 BRIDGEFIELD PLACE, APT B, Durham, NC  
27705-

**Case No. 10-80551**

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Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 26, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 9, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

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John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 3/11/10			
				Lastname-SS#: Conyers-1001			
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>				<b>SURRENDER COLLATERAL</b>			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
<b>ARREARAGE CLAIMS</b>				<b>REJECTED EXECUTORY CONTRACTS/LEASES</b>			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
				**			
<b>LTD - DOT ON PRINCIPAL RESIDENCE &amp; OTHER LONG TERM DEBTS</b>							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
<b>STD - SECURED DEBTS @ FMV</b>							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander		\$9,855	5.00	\$99	\$274.75	2005 Mazda Tribute
				5.00			
				5.00			
				5.00			
<b>STD - SECURED DEBTS @ 100%</b>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
<b>ATTORNEY FEE (Unpaid part)</b>		Amount		<b>PROPOSED CHAPTER 13 PLAN PAYMENT</b>  \$ <b>\$499</b> per month for <b>50</b> months, then  \$ <b>N/A</b> per month for <b>N/A</b> months.  Adequate Protection Payment Period: <b>5.97</b> months.  <small>Sch D # = The number of the secured debt as listed on Schedule D            Adequate Protection = Monthly 'Adequate Protection' payment amt.            † = May include up to 2 post-petition payments            * Co-sign protect on all debts so designated on the filed schedules.            ** = Greater of DMI x ACP or EAE (Page 4 of 4)</small>			
Law Offices of John T. Orcutt, P.C.		\$2,800					
<b>SECURED TAXES</b>		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>		Amount					
IRS Taxes		\$6,881					
State Taxes		\$2,899					
Personal Property Taxes							
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%)</b>		Int. %	Payoff Amt				
<b>All Co-Sign Protect Debts (See*)</b>							
<b>GENERAL NON-PRIORITY UNSECURED</b>		Amount**					
<b>DMI= None(\$0)</b>		<b>\$0</b>					
<b>Other Miscellaneous Provisions</b>				Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO			
Plan to allow for 3 "waivers".							

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Credit Financial Services Post Office Box 451 Durham, NC 27702-0451
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	CSDDUR Post Office Box 530 Durham, NC 27702-0530
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	AFNI-Bloom 404 Brock Drive Bloomington, IL 61701	Durham Regional Hospital Post Office Box 91040 Durham, NC 27708-1040
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Anfi- Bloom 404 Brock Drive Bloomington, IL 61701	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
Experian P.O. Box 2002 Allen, TX 75013-2002	Bank of America c/o Enhanced Recovery 10550 Deerwood Park Blvd. Jacksonville, FL 32256	J.L. Waltson & Associates 1107 West Main Street, Ste 201 Durham, NC 27701-2028
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Cash Call ** Post Office Box 66007 Anaheim, CA 92816	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	College Foundation 2917 Highwoods Boulevard Raleigh, NC 27604-1021	Loan Shop 2207 Concord Pike #250 Wilmington, DE 19803
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	North Carolina Department of Re c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Santander Consumer USA\*\*  
Attention: Bankruptcy Dept.  
Post Office Box 560284  
Dallas, TX 75356-0284

Suntrust Bank  
c/o NCO Fin/99  
Post Office Box 41466  
Philadelphia, PA 19101

Time Warner East  
c/o Credit Management  
4200 International Parkway  
Carrollton, TX 75007

UNC Physicians & Associates\*\*  
Post Office Box 168  
Chapel Hill, NC 27514

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Verizon NC  
500 Technology Dr  
Suite 300  
Weldon Springs, MO 63304

Wachovia